Case 16-23303-GLT Doc 23 Filed 10/02/16 Entered 10/03/16 00:55:56 Desc Imaged

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Information to identify the case:					
Debtor 1	Deborah Yates	Social Security number or ITIN xxx-xx-9307			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)		Social Security number or ITIN			
	First Name Middle Name Last Name	EIN			
United States Ban WESTERN DISTR	kruptcy Court RICT OF PENNSYLVANIA	Date case filed for chapter 13 9/5/16			
Case number: 16-23303-GLT					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Deborah Yates	
2.	All other names used in the last 8 years		
3.	Address	210 Pleasantview Road Finleyville, PA 15332	
4.	Debtor's attorney Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412–613–2133
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412–644–2700 Date: 9/30/16
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

Debtor Deborah Yates Case number 16-23303-GLT

7. Meeting of creditors Debtors must attend the meeting to November 7, 2016 at 01:00 PM Location: be questioned under oath. In a joint 3251 U.S. Steel Tower, 600 Grant Street, case, both spouses must attend. Pittsburgh, PA 15219 The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 1/6/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 2/6/17 (except governmental units): Filing deadline: 3/6/17 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 11/7/16 at 01:00 PM, Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a matter. 13. Discharge of debts

must file a motion

Case 16-23303-GLT Doc 23 Filed 10/02/16 Entered 10/03/16 00:55:56 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Deborah Yates Debtor Case No. 16-23303-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: jbre Page 1 of 2 Date Rcvd: Sep 30, 2016 Form ID: 309I Total Noticed: 40

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 02, 2016.
db
                   +Deborah Yates,
                                       210 Pleasantview Road, Finleyville, PA 15332-3021
                   +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
aty
                     Philadelphia, PA 19106-1541
                   +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
+Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive,
aty
tr
                     Pittsburgh, PA 15212-5866
                   +B & B Orthopedics, 1145 Bower Hill Road, Pittsburgh, PA 15243-1342 Crescent Acceptance Corp., P.O. Box 241, Carnegie, PA 15106
14284226
                   Crescent Acceptance Corp., P.O. Box 241, Carnegie, PA 15106
+Dorothy Rapp, 5649 Marilyn Drive, Pittsburgh, PA 15236-3355
+EMC Mortgage, 3415 Vision Drive, Dept. OH4-7119, Columbus, OH 43219-6009
14284228
14284229
                   +Dorothy Rapp, 5649 Marriyn Dive, 1900 Pept. OH4-7119, Columbus, OH 43219-0009 +EMC Mortgage, 3415 Vision Drive, Dept. OH4-7119, Columbus, OH 43219-0009 +GM Card, Customer Service, P.O. Box 80083, Salinas, CA 93912-0083
14284231
14284233
                    JC Penney Co., Inc./Momogram, Bankruptcy Dept., P
JD Rapp, 244 Delano Drive, Dallas, TX 75221-9913
14284234
14284235
                   JP Morgan Chase Bank, N.A. as servicer, for U.S. Bank -TTEE Chase Records Center, Attn: Corresponsence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 +Jefferson Health Services, P.O. Box 37166M, Pittsburgh, PA 15250-0001
14284238
14284237
14284239
                   +LaSalle Bank, N.A., 10790 Rancho Bernardo Road, San Diego, CA 92127-5705
                   +Margaret Gairo, Esquire, McCabe, Wesiberg & Conway, P.C.,
                                                                                                 123 S. Broad Street, Suite 2080,
14284240
                     Philadelphia, PA 19109-1031
                   +Mon Valley Hospital, c/o Colonial Acceptance Co., 312 Fallowfield Avenue,
14284242
                     Charleroi, PA 15022-1405
                   +Monongahela Emergency Physicians, P.O. Box 28, Washington, PA 15301-0028
+Radiology Associates of Western Pa., P.O. Box 90130, Pittsburgh, PA 15224-0530
14284243
14284245
                   +Raymond P. Amatangelo, 312 Fallowfield Circle, Charleroi, PA 15022-1405
14284246
                   +Ringgold Township and SD, c/o Pa Municipal Service Company, 336 Delaware Avenue,
14284247
                     Oakmont, PA 15139-2138
14284248
                   +Rudy Zelak, 3700 Route 88, Finleyville, PA 15332-1320
                   +Smith & Nephew, 2985 Scott Street, Vista, CA 92081-8339
+South Hills Radiology Associates, P.O. Box 13524, Pittsburgh, PA 15243-0524
14284249
14284250
                   +Southwest Behavioral Care, c/o Colonial Acceptance Co., 312 Fallowfield Avenue, Charleroi, PA 15022-1405
14284251
                   +Tri-Community South EMS, 5100 West Library Avenue, Bethel Park, PA 15102-2787
+Verizon Wireless, Bankruptcy Dept., 500 Technology Drive, Suite 550,
14284253
14284254
                     Weldon Spring, MO 63304-2225
14284255
                    Washington County Tax Claim Bureau, 100 Beau Street, Courthouse Square,
                     Washington, PA 15301
                   +Waste Management of Youngstown, P.O. Box 4178,
14284257
                                                                                    Youngstown, OH 44515-0178
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: m.s.geisler@att.net Oct 01 2016 02:02:22 Michael S. Geisler,
                    201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2016 02:03:08
                                                                                                       Pennsylvania Dept. of Revenue,
smg
                     Department 280946, P.O. Box 280946,
                                                                       ATTN: BANKRUPTCY DIVISION,
                     Harrisburg, PA 17128-0946
                   +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 01 2016 02:03:17
ust
                     Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                     Pittsburgh, PA 15222-3721
14284225
                    E-mail/Text: bankruptcy@firstenergycorp.com Oct 01 2016 02:03:23
                                                                                                           Allegheny Power,
                     P.O. Box 1392, Fairmont, WV 26555-1392
14284227
                    EDI: CAPITALONE.COM Oct 01 2016 01:33:00
                                                       2016 01:33:00
P.O. Box 5155, Norcross, Ga ...
Coloration First Premier Bank,
                                                                             Capital One Bank (SA) N.A.,
                     c/o TSYS Debt Management,
                                                                             Norcross, GA 30091-5155
                   +EDI: AMINFOFP.COM Oct 01 2016 01:33:00
                                                                                                     601 S. Minnesota Avenue.
14284232
                     Sioux Falls, SD 57104-4868
                    EDI: JEFFERSONCAP.COM Oct 01 2016 01:33:00
14284236
                                                                              Jefferson Capital Services, LLC, P.O. Box 7999,
                     Saint Cloud, MN 56302-7999
14284241
                    EDI: MAXBNC.COM Oct 01 2016 01:33:00
                                                                       Max Recovery, Inc., P.O. Box 10228,
                     Newark, NJ 07193-0228
14284252
                   +E-mail/Text: PFS.Analyst@stclair.org Oct 01 2016 02:03:56
                                                                                                  St. Clair Hospital,
                     1000 Bower Hill Road, Pittsburgh, PA 15243-1899
                   +E-mail/Text: hariasdiaz@creditmanagementcompany.com Oct 01 2016 02:03:51
14284256
                     Waste Management Co., c/o Credit Management Co.,
                                                                                        2121 Noblestown Road,
                     Pittsburgh, PA 15205-3956
                    EDI: ECAST.COM Oct 01 2016 01:33:00 eCast Settlement Corporation, P.O. Box 34580,
14284230
                     Newark, NJ 07193-5480
                                                                                                                     TOTAL: 11
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Case 16-23303-GLT Doc 23 Filed 10/02/16 Entered 10/03/16 00:55:56 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-2 User: jbre Page 2 of 2 Date Royd: Sep 30, 2016

Form ID: 309I Total Noticed: 40

Pittsburgh Post-Gazette, Attn: Credit Manager, 34 Blvd. of the Allies, Pittsburgh, PA 15222-1204 14284244 ##+Pittsburgh Post-Gazette,

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association as Trustee for EMC Mort bkgroup@kmllawgroup.com

Michael S. Geisler on behalf of Debtor Deborah Yates m.s.geisler@att.net,

msgeis@yahoo.com;michaelgeisler13@gmail.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Peoples Natural Gas Company LLC sjw@sjwpgh.com, S. James Wallace on behalf of Creditor

Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 5